GOVERNMENT OF INDIA
FINANCE
LOK SABHA

STARRED QUESTION NO:82
ANSWERED ON:28.07.2000
INSURANCE SCHEME FOR PEOPLE LIVING BELOW POVERTY LINE
BHAVNA DEVRAJ CHIKHALIA;SULTAN SALAHUDDIN OWAISI

Will the Minister of FINANCE be pleased to state:

(a) whether the Union Government have introduced a new Insurance Scheme for the people living below poverty line.

(b) if so, the details thereof;

(c) the definitions of the people living below poverty line alongwith the number of such people in the country, State-wise;

(d) the total amount likely to be paid by the Union Government and the State Governments as premium annually;

(e) whether the age group suggested earlier by his Ministry has been changed now; and

(f) if so, the details thereof and the number of persons likely to be benefited by this policy?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALA SAHEB VIKHE PATIL)

(a) to (f): A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 82 FOR ANSWER ON 28TH JULY, 200
TABLED BY SHRIMATI BHAVNA CHIKHALIA (M.P.) AND SHRI SULTAN SALAHUDDIN OWAISI (M.P.) REGARDING INSURANC
SCHEME FOR PEOPLE LIVING BELOW POVERTY LINE

(a) & (b): No, Sir. However, following the announcement made in the Budget Speech of this year the Government has decided to introduce a new Scheme of Group Insurance, namely, `Janashree Bima Yojana` to be implemented through Life Insurance Corporation of India. The new scheme will be launched soon. The basic details of the Scheme are at Annexure-I. The Scheme would cover poorer sections of the society including people marginally above the poverty line if they belong to an identified vocational group. Presently 24 such vocational groups have been identified details of which are given at Annexure-II

c): According to Planning Commission, the persons with per capita consumption expenditure less than an exogenously defined poverty cut-off point, known as poverty line, are defined to be living below the poverty line. The Task Force constituted by the Planning Commission in 1977 defined the poverty line as per capita consumption expenditure level, which meets the average per capita daily calorie requirement of 2400 kcal in rural areas and 2100 kcal in urban areas along with a minimum of non-food expenditure. The latest estimates of number of persons living below the poverty line available upto the year 1993- 94 are given in Annexure-III.

(d): Total premium per member would be Rs.200/-. 50% of the premium would be met from the Social Security Fund operated by the Life Insurance Corporation of India and 50% would be met by the beneficiary or the Nodal Agency. The State Governments have the option to pay the amount on behalf of the beneficiary or the Nodal Agency. The total amount to be paid under the Scheme would depend on the number of persons joining the scheme.

(e): No specific age group was earlier proposed. Persons between 18-60 years of age would be covered by the Scheme.

(f): Does not arise in view of answer to (e) above.

ANNEXURE-I

BASIC DETAILS OF JANASHREE BIMA YOJANA

(i) Coverage:-

The Janashree Bima Yojana would cover all persons below the poverty line in the rural and urban areas between the age of 18 to 60 years. However, in urban areas/ rural areas the poor would also include marginally above the poverty line persons if they belong to an identified occupational group. The scheme would be operated through LIC and additional occupational groups would be identified and notified by LIC in consultation with the State Governments / nodal agencies. The groups should have a minimum of 25 beneficiaries, whether found under aegis of Panchayats, NGOs, Self-help groups, Nodal Agencies or any other institutionalised arrangements.

(ii) Benefits:-

The benefits would be Rs.20,000 on natural death and Rs.50,000/- on death/ totalpermanent disability due to accident and Rs. 25,000/- in case of partial permanent disability due to accident. In addition, for groups who are enrolled as members of the Janashree Bima Yojana for three years, LIC would allow Experience Rating Adjustment of premium on the basis of claim experience.

(iii) Premium:-

The premium would be Rs.200/-per year. 50% of the premium i.e Rs.100/- would be met from the Social Security Fund for both urban and rural poor. The balance 50% of the premium i.e. Rs.100/- is to be paid by the individual beneficiary/nodal agency. The State Government has the liberty to further subsidise the amount payable by the individual beneficiary.

ANNEXURE-II

Details of Vocational Groups Presently Covered

S.NO.	VOCATIONS
1.	BEEDI WORKERS
2.	BRICK-KILN WORKERS
3.	CARPENTERS
4.	COBLERS
5.	FISHERMEN
6.	HAMMALS
7	HANDICRAFT ARTISANS
8.	HANDLOOM WEAVERS
9.	HANDLOOM AND KHADI WEAVERS
10.	LADY TAILORS
11.	LEATHER AND TANNERY WORKERS
12.	PAPAD WORKERS ATTACHED TO SEWA
13.	PHYSICALLY HANDICAPPED SELF-EMPLOYED PERSONS
14.	PRIMARY MILK PRODUCERS()
15.	RICKSHAW PULLERS/AUTO DRIVERS
16.	SAFAI KARAMCHARIS
17.	SALT GROWERS
18.	TENDU LEAF COLLECTORS()
19.	SCHEME FOR THE URBAN POOR
20.	FOREST WORKERS()
21.	SERICULTURE WORKERS()
22.	TODDY TAPPERS()
23.	POWERLOOM WORKERS
24.	BREAD-EARNING WOMEN IN REMOTE RURAL HILLY AREAS()

NOTE:
1. The groups indicated by are predominantly rural in nature
2. The group indicated by was approved in 1997-98.

ANNXURE-III

State-wise Estimates of No. of persons living below the poverty line for the year 1993-94

(in lakhs)

S.NO.	STATE	RURAL	URBAN	COMBINED

1. Andhra Pradesh	79.49	74.47	153.97
2. Arunachal Pradesh	3.62	0.11	3.73
3. Assam	94.33	2.03	96.36
4. Bihar	450.86	42.49	493.35
5. Goa	0.38	1.53	1.91
6. Gujarat	62.16	43.02	105.19
7 Haryana	36.56	7.31	43.88
8. Himachal Pradesh	15.40	0.46	15.86
9. Jammu & Kashmir	19.05	1.86	20.92
10. Karnataka	95.99	60.46	156.46
11. Kerala	55.95	20.46	76.41
12. Madhya Pradesh	216.19	82.33	298.52
13. Maharashtra	193.33	111.90	305.22
14. Manipur	6.33	0.47	6.80
15. Meghalaya	7.09	0.29	7.38
16. Mizoram	1.64	0.30	1.94
17. Nagaland	4.85	0.20	5.05
18. Orissa	140.90	19.70	160.60
19. Punjab	17.76	7.35	25.11
20. Rajasthan	94.68	33.82	128.50
21. Sikkim	1.81	0.03	1.84
22. Tamil Nadu	121.70	80.40	202.10
23. Tripura	11.41	0.38	11.79
24. Uttar Pradesh	496.17	108.28	604.46
25. West Bengal	209.90	44.66	254.56
26. Andaman & Nicobar	0.73	0.33	1.06
27. Chandigarh	0.07	0.73	0.80
28. Dadra & Nagar Haveli	0.72	0.06	0.77
29. Daman & Diu	0.03	0.15	0.18
30. Delhi	0.19	15.32	15.51
31. Lakshadweep	0.06	0.08	0.14
32. Pondicherry	0.93	2.38	3.31
All India	2440.31	763.37	3203.68

Source: Planning Commission with their assumptions.